RESEARCH HIGHLIGHTS

Revised June 2002 Socio-Economic Series Issue 55-8

SPECIAL STUDIES ON 1996 CENSUS DATA
SENIORS' HOUSING CONDITIONS

Introduction

CMHC monitors housing conditions and provides up-to-date information to inform and assist decision-making, planning and policy development by industry, all levels of government and non-profit organizations.

This study examines the housing conditions of seniors, defined as persons who are 65 years of age or older. First, it looks at senior individuals and their living arrangements and then at households for which a senior is the primary maintainer[1] (referred to as "senior-led households"). The study is one in a series of concise studies that explore the housing conditions of households reported by the 1996 Census of Canada. These studies rely primarily on data from CMHC's *Housing in Canada* Electronic Data Series.

Commonly used terminology

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30% of before-tax household income). Some Canadians live in dwellings which do not meet one or more of these standards. In some cases, these households could afford to rent alternative local housing which meets all three standards; in some cases they would not be able to. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards ***and*** it would have to spend 30% or more of its income to pay the average rent of alternative local market housing that meets all three standards. More details on terminology, data definitions and national level data are provided in the first study in this series: *Canadian Housing Conditions (Research Highlights Issue 55-1)*.

Findings

A. Canada's seniors population

In 1996 there were about 3.5 million senior individuals (households are discussed below) in Canada, comprising 12% of the population (see Table 1). The number of seniors rose by 11% between 1991 and 1996, growing at double the rate of the rest of the Canadian population. Growth in the number and proportion of seniors in Canada is expected to continue. Among seniors, the number of those over 75 years of age grew 15% between 1991 and 1996 and was about 5% of the national population, reflecting the increasing life expectancy of Canadian seniors[2].

Even with this rapid expansion in the size of the population aged 65 and over, Canadian society remained relatively young, as its percentage of seniors is below the range of 13% to 17% seen in other industrialized countries[3].

Both private households and collective dwellings (such as seniors' residences, nursing homes and chronic care hospitals) experienced this growth in the population of seniors. In private households, the number of people aged 70 to 74 increased by 17% during the five years following 1991, while the number of people aged 75 to 79 grew by 12%, and both the 80 to 84 years of age group and the 85 plus group expanded by 22%. As people get older, they become more likely to live in collective dwellings, and less likely to live in private households. The total number of

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Table 1A: Seniors By Age Group and Living Arrangements, 1991 and 1996

Age Groups	1991 (in 000s) In Private HHs	1991 (in 000s) In Collective HHs	1991 (in 000s) Total	1991 (in 000s) % of All Ages	1996 (in 000s) In Private HHs	1996 (in 000s) In Collective HHs	1996 (in 000s) Total	1996 (in 000s) % of All Ages	% Change 1991-1996 In Private HHs	% Change 1991-1996 In Collective HHs	% Change 1991-1996 Total
All Seniors											
- age 65 plus	2,899	258	3,158	12%	3,252	266	3,518	12%	12%	3%	11%
- age 75 plus	1,064	206	1,270	5%	1,240	217	1,457	5%	17%	5%	15%
All Non-Seniors	23,832	189	24,021	88%	25,138	183	25,321	88%	5%	-3%	5%
All Ages	26,732	447	27,179	100%	28,391	449	28,840	100%	6%	0%	6%

All numbers have been rounded HH=households

Table 1B: Seniors By Age Group in Private Households, 1991 and 1996

Age Groups	1991 (000s)	1996 (000s)	% Change
- 65-69	1,046	1,088	4%
- 70-74	789	924	17%
- 75-79	568	635	12%
- 80-84	317	386	22%
- 85 plus	179	219	22%

All numbers have been rounded

seniors in collective dwellings grew 3%, from 258,000 in 1991 to 266,000 in 1996, and those 75 years of age and over grew 5% from 206,000 in 1991 to 217,00 in 1996.

B. Living arrangements of senior-led private households

This section examines the housing conditions of 2.2 million senior-led, private households. It does not consider the 8% of seniors living in collective dwellings, nor those in private households in which a senior is not the primary maintainer. Some 20% of all private households were headed by seniors in 1996 (see Table 2).

Table 2: Senior-led Private Households by Type, 1996, and Change 1991-96

Household Type	1996 Senior-led HHs (000s)	Senior-led HHs % of all Senior-led HHs	Senior-led HHs as % of all HHs by Type	Male-led seniors as % of all HHs by Type	All HHs (000s)	All HHs % of all HHs by Type	Change 1991-1996 Senior-led HH (000s)	Senior-led HH % Change	All HHs (000s)	All HHs % Change
Total Households, all types	2,170	100%	20%	11%	10,820	100%	259	14%	802	8%
Family Households	1,151	53%	15%	13%	7,685	71%	137	14%	443	6%
One-Family Households	1,129	52%	15%	13%	7,541	70%	131	13%	407	6%
Husband and wife, no children	868	40%	33%	30%	2,608	24%	95	12%	125	5%
Husband and wife with children	144	7%	4%	3%	3,854	36%	15	11%	110	3%
Lone parent households	116	5%	11%	2%	1,078	10%	21	23%	173	19%
Lone parent - male	23	1%	13%	12%	179	2%	3	13%	24	16%
Lone parent - female	94	4%	10%	0%	899	8%	19	25%	149	20%
Multiple-Family Households	22	1%	15%	13%	145	1%	7	42%	35	32%
Non-Family Households	1,019	47%	33%	8%	3,135	29%	122	14%	359	13%
One-Person Households	934	43%	36%	9%	2,622	24%	125	15%	340	15%
Male one person households	225	10%	20%	20%	1,138	11%	37	19%	174	18%
Female one person households	708	33%	48%	0%	1,484	14%	88	14%	166	13%
Two or more Person Households	85	4%	17%	5%	512	5%	-4	-4%	19	4%

HH=households
All numbers have been rounded

The growth in the number of senior-led households from 1991 to 1996—259,000 households—constituted almost one-third of the increase in the number of all private households over that period.

The largest groups of senior-led households are couples who live without children and female seniors who live alone

Over one-half of senior-led households are one-family households[4], the preponderance of which are 868,000 couples who live without children. The next largest group, 33% of senior-led households, are the 708,000 female seniors who live alone. These two types of households accounted for 71% of the growth in senior-led households from 1991 to 1996.

Males predominate as the primary maintainer in senior-led households, with 55% of senior-led households headed by a male. Males primarily head one-family and multi-family senior-led households, while females mainly lead lone-parent family, one-person non-family, and two or more person non-family, senior-led households.

Most senior-led households reside in owner-occupied, detached houses

The distribution of senior households among different types of housing is quite similar to the distribution of all ages of households (see Table 3). About 57% of the senior-led households occupy detached houses, and 95% of these are owner-occupiers. Almost one-third of the seniors are in apartments. The proportion of senior households that live in buildings of five or more stories (14%) is greater than that proportion in the general population (9%).

Eighty-one per cent of senior couples living without children occupy detached houses, as do 72% of senior women living alone, whereas only 57% of all Canadian households reside in detached houses. The proportion of senior female one-person households living in apartments (16%) is less than the average for all households (28%). Similarly, the proportion of senior female one-person households living in other multiple-unit buildings (10%) is less than the average for all households (14%).

Table 3: Senior-led Households by House Type and Age of Primary Maintainer, 1996

	Households led by a Senior														All HHs	
	65 years and over										75 years and over					
			Owner HHs										Owner HHs			
	(000s)	% of All	(000s)	% of All Snr-led by Type	Male Head (000s)	Male Head % of Snr-led Owners by Type	Husband/wife without children (000s)	Husband/wife without children % of All	Female one person HHs (000s)	Female one person HHs % of All	(000s)	% of All	(000s)	% of All 75+	(000s)	% of All
Type of House																
Total	2,170	100%	1,490	69%	957	64%	722	100%	349	100%	890	100%	553	62%	10,820	100%
Single-detached	1,232	57%	1,176	95%	779	66%	586	81%	250	72%	455	51%	432	95%	6,120	57%
Apartments	698	32%	152	22%	80	53%	65	9%	57	16%	346	39%	66	19%	3,008	28%
Apt. in bldg. with less than 5 stories	388	18%	89	23%	47	53%	36	5%	32	9%	180	20%	38	21%	2,028	19%
Apt. in bldg. with 5 or more stories	310	14%	64	20%	33	52%	28	4%	25	7%	166	19%	29	17%	979	9%
Other Multiples	212	10%	136	64%	81	59%	60	8%	36	10%	79	9%	45	58%	1,532	14%
Apartment or flat in detached duplex	65	3%	36	56%	21	58%	15	2%	10	3%	25	3%	13	54%	451	4%
Other single-attached house	6	0%	3	53%	2	61%	1	0%	1	0%	2	0%	1	49%	40	0%
Row house	69	3%	40	58%	23	57%	19	3%	12	3%	27	3%	13	49%	538	5%
Semi-detached house	72	3%	56	78%	35	62%	25	3%	13	4%	25	3%	18	72%	502	5%
Movable Dwellings	28	1%	26	93%	17	66%	12	2%	6	2%	10	1%	9	92%	160	1%
Mobile home	26	1%	25	94%	16	66%	12	2%	6	2%	9	1%	9	92%	154	1%
Other movable dwellings	1	0%	1	80%	1	84%	0	0%	0	0%	0	0%	0	71%	7	0%

HH=households
All numbers have been rounded

For senior-led households where the primary maintainer is elderly (75 years old or older), a lesser proportion, but still a majority, reside in detached houses (51%). The 346,000 households with elderly maintainers who live in apartments represent a higher proportion (39%) than the norm for all seniors (32%). In apartment buildings of five or more stories, the proportions are 19% for elderly seniors versus 14% for all seniors.

C. Housing conditions and core housing need of senior-led households

This section examines almost all seniors living independently. Approximately 90,000 senior-led private households for which core housing need data are not available are not included. Housing conditions and core housing need are assessed below for the 2.1 million senior-led private households which are non-farm, non-Native, non-band, non-reserve households and who reported incomes greater than zero and shelter costs less than their total household income.

Most senior-led households are well-housed

In 1996 about 1.5 million senior-led households (72% of the senior-led households examined for housing need) occupied housing that met or exceeded all housing standards (see Table 4). This was a larger proportion than that for all households (68%). There were also 149,000 (7% of all senior-led households) whose housing did not meet one or more of the standards, but which had sufficient income to have been able to rent local housing meeting all standards. Taken together, there were 1,641,000 senior-led households (79% of senior households) which were in, or could have afforded, housing which met or exceeded all standards (compared to 83% of non-senior-led households).

However 21% of senior-led households were in core housing need; most were tenants

About 442,000, or 21% of all senior-led households, were in core housing need in 1996, up from 18% in 1991. This is a greater proportion than the 17% of non-senior-led households which were in core housing need. About 64% of these senior-led households in core need were tenants, even though only 31% of all senior-led households rent. Senior-led households comprised 26% of households in core housing need (down from 28% in 1991).

The largest problem for senior-led households is affordability, especially for tenants

More senior households fell below the housing affordability standard than either of the other standards. In 1996, 416,000 senior-led households were in housing that did not meet the affordability standard, and 70% of these households were tenants. There were 103,000 senior-led households below the adequacy standard and

Table 4: Housing Conditions of Senior-led Households, Canada, 1996

Housing Conditions	Senior-led Households*						All Households*	
	1991		1996				1996	
	(000s)	% of all Senior-led HHs	(000s)	% of all Senior-led HHs	Owners (000s)	Owners % of all Senior-led HHs	(000s)	% of all HHs
All HHs regardless of housing standards	1,825	100%	2,083	100%	1,431	69%	9,810	100%
HHs above all housing standards	1,328	73%	1,492	72%	1,184	79%	6,687	68%
HHs below housing standards	497	27%	591	28%	247	42%	3,123	32%
- below one housing standard	466	26%	551	26%	230	42%	2,695	27%
- below Affordability Standard Only	342	19%	416	20%	124	30%	1,779	18%
- below Adequacy Standard Only	95	5%	103	5%	89	86%	507	5%
- below Suitability Standard Only	28	2%	32	2%	17	53%	410	4%
- below multiple housing standards	32	2%	39	2%	18	45%	427	4%
HHs below housing standards								
- not in core housing need	163	9%	149	7%	88	59%	1,397	14%
- in core housing need	334	18%	442	21%	160	36%	1,726	18%

HH=households

All numbers have been rounded

* These include non-farm,non-Native, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one.

Home Adaptations for Seniors' Independence

Canada Mortgage and Housing Corporation, the federal housing agency, provides financial assistance to homeowners and landlords which help to pay for home adaptations to extend the time that low-income seniors can live in their own homes independently.

Assistance in the form of a forgivable loan of up to $2,500 is available. The loan does not have to be repaid under certain conditions:

- for homeowners, provided that the homeowner continues to occupy the unit for a period of six months;
- for landlords, provided that the landlord agrees not to increase rents as a result of the adaptations.

Adaptations which can be done include minor items that meet the needs of seniors with an age-related disability, such as handrails in hallways and stairways, changes which make work and storage areas easier to reach, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats. Adaptations should be permanent and fixed to the dwelling, with the exception of equipment, such as bath lifts, designed to give access to existing basic facilities. Supportive care, portable aids such as walkers and household appliances are not eligible.

To qualify for assistance under the **Home Adaptations for Seniors' Independence** program, the occupant of the dwelling must meet the following conditions:

- be 65 years of age and over;
- have difficulty with daily living activities due to diminishing abilities brought on by ageing;
- use the dwelling unit as a permanent residence;
- have total household income below the income limit for the area.

Conditions pertaining to the dwelling are also applicable.

Note: Assistance cannot be provided for adaptations done before the approval date of an application.

For more information on **Home Adaptations for Seniors' Independence**, an application form, a copy of the *Self Assessment Guide*, or for details on other CMHC programs (such as the Residential Rehabilitation Assistance Program for persons with disabilities which provides assistance for more extensive modifications) contact your local Canada Mortgage and Housing Corporation office, call 1 800 668-2642 or visit the CMHC Web site at **www.cmhc-schl.gc.ca**. (In some areas of the country, funding for this or similar programs is provided jointly by the Government of Canada and the provincial or territorial government, and the provincial or territorial housing agency may be responsible for program delivery.)

Housing in Canada Electronic Data Series

CMHC's new desktop electronic database, Housing in Canada, is now available for public use. For the first time ever, users can have hands-on access to CMHC's custom census-based household and housing conditions data.

Housing in Canada

- **Presents** key demographic and socio-economic data (for example, household type, income, age, gender, and period of immigration) matched to comprehensive housing data (for example, dwelling type, age and condition; tenure; shelter cost; suitability; affordability and the existence and depth of housing need).
- **Employs** today's recognized standards for housing suitability, adequacy and affordability to facilitate the assessment of the state of Canada's housing (see, for example, CMHC's *Socio-Economic Research Highlights Issue 55-2* and others in the series available on our Web site, **www.cmhc-schl.gc.ca/publications/en/rh-pr/index.html**).
- **Profiles** most of Canada's households:
  - non-farm, non-Native;
  - non-farm, Native off-reserve;
  - Native on-reserve; and
  - farm households.
- **Includes** aggregated data for:
  - Census Metropolitan Areas (CMAs), and main sub-divisions (CSDs);
  - Regional Municipalities;
  - residual non-CMA urban and rural areas; and
  - provinces, territories, and Canada.
- **Focuses** on 1996, but provides comparison data for 1991 to enable you to identify the direction and extent of recent changes in your community's housing.
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of them, 86% owned their homes. The 32,000 senior-led households below the suitability standard were divided almost evenly between owners and tenants. Comparatively few senior-led households (39,000), were below multiple standards.

Senior-led households in metropolitan areas

Over 1.2 million, or 59% of senior-led households were located in Canada's 25 Census Metropolitan Areas (CMAs) (derived from Table 5). On average, 24% of senior-led households in CMAs are in core housing need, which is a higher rate than the national average for senior-led households (21%). Some of the variation in seniors' housing among CMAs includes:

- While most senior-led households in CMAs are owner-occupiers (average is 63%), more than 50% rent in Sherbrooke, Montréal and Québec City. Ownership is particularly high (over 70%) in Victoria, Vancouver, Edmonton, Calgary, Thunder Bay, Windsor and St. Catharines-Niagara;

Table 5: Senior-led Households* in Census Metropolitan Areas and their Housing Conditions, 1996

Census Metropolitan Area	Owners (000s)	Tenants (000s)	Tenants % of All Senior-led HHs	Average Income	Average Shelter Cost to Income Ratio (STIR) (%)	HHs At or Above All Housing Standards (000s)	HHs At or Above All Housing Standards % of All Senior-led HHs	HHs Below Housing Standards Could Afford to Meet All Standards (000s)	HHs Below Housing Standards In Core Housing Need (000s)	HHs Below Housing Standards In Core Housing Need % of all Senior-led HHs
St. John's	7	3	31%	$34,490	20	7	75%	1	2	20%
Halifax	14	7	35%	$38,008	21	15	70%	2	5	23%
Saint John	6	3	35%	$33,493	20	7	71%	1	2	21%
Trois-Rivières	6	5	47%	$27,735	23	7	70%	1	2	22%
Chicoutimi-Jonquière	6	4	43%	$28,408	23	7	68%	1	2	21%
Québec City	22	24	52%	$45,980	23	30	64%	5	12	25%
Sherbrooke	5	5	53%	$27,267	25	6	63%	1	3	25%
Montréal	113	127	53%	$34,410	27	143	60%	27	70	29%
Ottawa-Hull	39	22	36%	$45,098	22	43	70%	4	14	22%
Oshawa	11	5	30%	$36,914	22	11	70%	1	4	25%
Toronto	176	84	32%	$46,048	23	171	66%	19	70	27%
Hamilton	37	17	31%	$37,230	22	38	71%	3	12	23%
St. Catharines - Niagara	29	9	23%	$34,649	20	28	75%	2	8	20%
Kitchener	17	8	32%	$38,459	22	18	73%	1	6	23%
London	20	11	35%	$39,575	21	23	73%	2	7	22%
Windsor	17	6	26%	$37,806	21	16	72%	1	5	23%
Sudbury	8	4	35%	$32,270	23	8	68%	1	3	26%
Thunder Bay	8	3	27%	$34,823	20	9	74%	0	2	22%
Winnipeg	35	20	37%	$34,270	21	41	72%	4	11	20%
Regina	10	5	34%	$36,581	18	11	78%	1	2	16%
Saskatoon	10	5	35%	$34,761	18	12	81%	1	2	13%
Edmonton	35	15	29%	$37,388	19	37	75%	5	8	16%
Calgary	30	12	28%	$41,235	19	32	76%	3	7	18%
Vancouver	89	36	29%	$40,141	20	90	72%	8	27	22%
Victoria	24	9	28%	$41,115	19	26	76%	2	6	18%
All Census Metropolitan Areas Total	774	451	37%	$38,785	23	837	68%	96	293	24%
Canada Total	1,431	652	31%	$35,228	21	1,492	72%	149	442	21%

HH=households

All numbers have been rounded

* These include non-farm, non-Native, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one.

- The average Shelter Cost to Income Ratio (STIR) for senior-led households in CMAs is 23% and most cities are close to this ratio. There were higher ratios in Montréal (27%) and Sherbrooke (25%). The lowest ratios were 18% in Regina and Saskatoon, and 19% in Calgary, Edmonton and Victoria;
- On average, 68% of the senior-led households in CMAs have housing which is at or above all housing standards. This rate is lowest in Montréal (60%), Sherbrooke (63%) and Québec City (64%), and highest in Saskatoon (81%), Regina (78%), Calgary and Victoria (76%), and Edmonton, St. Catharines-Niagara and Halifax (75%);
- The proportion of senior-led households in need is highest in Montréal (29%), Toronto (27%) and Sudbury (26%), and lowest in Saskatoon (13%), Regina and Edmonton (16%), and Calgary and Victoria (18%).

Table 6: Mortgage Debt of Senior-Led Households, 1999*

	No. of HH (000s)	Average Value of Home ($000)	Average Home Equity ($000)	Average Mortgage ($000)	Median Mortgage ($000)
Own with mortgage					
Senior-led					
All senior-led	147	139	89	50	40
65-74	116	143	92	51	40
75 plus	31	123	78	45	35
Non-Senior	3,846	149	72	77	68
Own without mortgage					
Senior-led					
All senior-led	1,353	139	139	N/A	N/A
65-74	787	140	140	N/A	N/A
75 plus	565	137	137	N/A	N/A
Non-Senior	2,029	160	160	N/A	N/A

HH=households
N/A=not applicable
All numbers have been rounded
* Estimates from the Survey of Financial Security, Statistics Canada

Senior-led households in Rural Areas

Some 384,000 (18%) of senior-led households live in rural areas. About 15% of these are in core housing need, a slightly higher percentage than that for the rest of the population in rural areas (14%), but a much lower percentage than that for senior-led households in Census Metropolitan Areas (24%, discussed above).

D. Mortgage debt of senior-led households

In 1999, there were 147,000 senior-led households which owned their housing but had a mortgage (see Table 6). These households had an estimated mortgage debt (as of 1999) averaging about $50,000. This was some $27,000 less than that of analogous non-senior households whose estimated mortgage debt averaged about $77,000. The average mortgage debt of households with a primary maintainer aged 75 or older (again which own their housing but have a mortgage) was even lower, at about $45,000.

There were also 1,353,000 senior-led households which owned their housing without a mortgage. Their average home equity was about $139,000, compared to $89,000 for senior-led households which owned their housing but had a mortgage, $72,000 for non-senior households which owned their housing but had a mortgage, and $160,000 for non-senior households which owned their housing without a mortgage.

Conclusion

Seniors 65 years of age and older and senior-led households are large and growing groups. In 1996, there were 3.5 million seniors living as follows: most in 2.2 million senior-led private households, 266,000 mainly-older seniors living in collective dwellings, and others living in private households led by non-seniors.

Most senior-led households are well-housed: about 79% (1.6 million households) occupy or could afford to occupy, housing which meets or exceeds all housing standards. However, 442,000, or 21% of senior-led households were in core housing need, with 64% of these being tenants. Senior-led households accounted for 26% of households in core housing need in 1996. The percentage of senior-led households in core housing need is much higher (at 24%) in Census Metropolitan Areas than it is in rural areas (15%). The Census Metropolitan Areas where core housing need is highest for senior-led households are Montréal (29%), Toronto (27%) and Sudbury (26%), and it is lowest in Saskatoon (13%), Regina and Edmonton (16%), and Calgary and Victoria (18%).

The growth of senior-led households between 1991 and 1996, combined with their higher incidence of core housing need, contributed to the general increase in core housing need between 1991 and 1996 (discussed in *Research Highlights 55-5*).

Continued growth in the proportion of households which are senior-led could be expected to lead to increasing requirements for collective dwellings and institutions able to provide care for seniors. Such growth could also be expected to put upward pressure on the total amount of core housing need; however, improvements in economic factors between 1996 and 2001 should work toward offsetting these demographic pressures (see *Research Highlights 55-5*).

The vast majority of senior-led households which owned their homes had no mortgage; those households with a mortgage had one which was about two-thirds the size of that owed by non-senior households which owned their homes and had a mortgage.

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A Portrait of Seniors in Canada, Third Edition, Colin Lindsay, Statistics Canada, Cat. No. 89-519-XPE, October 1999.

Data Sources

Housing in Canada Electronic Data Series, CMHC 2000.

Endnotes

[1] The primary household maintainer is the first person identified by Census respondents as being responsible for household payments. This will normally be the person who contributes the greatest amount toward the payments for shelter expenses.

[2] Statistics Canada. *A Portrait of Seniors in Canada, Third Edition*. Cat. No. 89-519-XPFE. October 1999. As of 1996, the average 65-year-old Canadian had an estimated remaining life expectancy of 18.4 years, which is five years more than the comparable average in 1921.

[3] Comparable figures for other industrializsed countries are: Sweden - 17%; United Kingdom - 16%; Germany - 15%; France - 14%; Japan - 14%; United States - 13%. See United Nations, *1996 Demographic Handbook*.

[4] Family household refers to a household that contains at least one census family, that is a couple (married or living common-law) with or without never-married sons or daughters, or a lone parent living with one or more never-married sons or daughters ("lone-parent family"). Non-family household refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

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